

# **Exhibit 3**



900 BEDFORD STREET  
STAMFORD, CT 06901

## Contact Info:

Contact phone number:  
1-888-PATRIOT  
Web address:  
[www.BankPatriot.com](http://www.BankPatriot.com)

Customer Statement

## Account Number:

Statement Date: Jan 01, 2016 thru Jan 31, 2016

000724

DAVoud GHATANFARD  
ROSEY KALAYJIAN  
[REDACTED]

## Summary - All Accounts

Product	Account #	Ending Balance
Patriot Checking	[REDACTED]	\$102,282.63

**Patriot Checking - [REDACTED]**

Date	Transaction Description	Withdrawal	Deposit	Balance
<b>BEGINNING BALANCE</b>				
Jan 04	Returned Check Charge Reversal	20.00		\$117,370.14
Jan 04	Returned Check Charge Reversal	20.00		117,390.14
Jan 06	Deposit	3,260.55		117,410.14
Jan 06	Deposit	550.00		120,670.69
Jan 06	External Withdrawal AMERICAN EXPRESS MONEYLINE EXPRESS - BILL PAYMT	2,481.32		121,220.69
Jan 07	External Withdrawal VERIZON MONEYLINE EXPRESS - BILL PAYMT	27.87		118,739.37
Jan 07	External Withdrawal CONSOLIDATED EDI MONEYLINE EXPRESS - BILL PAYMT	596.12		118,711.50
Jan 08	External Withdrawal AMERICAN EXPRESS MONEYLINE EXPRESS - BILL PAYMT	1,019.78		118,115.38
Jan 11	External Withdrawal AMERICAN EXPRESS MONEYLINE EXPRESS - BILL PAYMT	1,000.00		117,095.60
Jan 11	External Withdrawal TD AUTO FINANCE MONEYLINE EXPRESS - BILL PAYMT	5,000.00		116,095.60
Jan 13	Deposit	15,000.00		111,095.60
Jan 15	Deposit	788,430.00		126,095.60
Jan 15	Descriptive Withdrawal Transfer to Acct # - 890110612	788,430.00		914,525.60
Jan 19	External Withdrawal PSEG LI MONEYLINE EXPRESS - - BILL PAYMT	31.92		126,095.60
Jan 21	External Withdrawal PECONIC SECURITY MONEYLINE EXPRESS - BILL PAYMT	391.05		126,063.68
				125,672.63



Talk with Patriot to see how **HSA** (health savings account) planning can put more money in your pocket. We'll see if you qualify and explain the tax benefits. No set-up fees and no monthly maintenance fees.

Call **1.888.PATRIOT (728-7468)** or visit **BankPatriot.com** for details.

We can even help you transfer your Health Savings Account from another financial institution to Patriot!

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To expedite your change of address please mail this portion of this statement to:  
Patriot Bank, N.A., Attn.: Deposit Operations, 900 Bedford Street, Stamford, CT 06901.

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**Customer Statement****Account Number:****Statement Date:** Jan 01, 2016 thru Jan 31, 2016

Name _____			
Telephone No. (      ) _____			
Address _____			
City _____	State _____	Zip Code _____	
Email _____			
Date _____	AUTHORIZED SIGNATURE		

**PATRIOT BANK, N.A.  
DEPOSIT OPERATIONS  
900 BEDFORD STREET  
STAMFORD CT 06901**

**CHECKBOOK RECONCILIATION / BALANCING YOUR CHECKBOOK**

**Before you Start ...** Please be sure your checkbook contains all automatic transactions shown on this statement (such as automatic deposits, interest credits, credit advances, transfers, payments, service changes, etc.)

**Then ...** Compare and check off debits and credits on the statement against your checkbook. In the column below, list any checks you have written which do not appear on this statement. Also be sure to include any other deductions recorded in your checkbook but not listed on this statement.

CHECKS OUTSTANDING				DEPOSITS NOT ON STATEMENT		ENTER Ending balance from front of statement \$ _____ (1)
NUMBER	AMOUNT	NUMBER	AMOUNT			
TOTAL TO TOP OF NEXT COLUMN		TOTAL CHECKS OUTSTANDING			TOTAL DEPOSITS	

To determine whether a preauthorized transfer (such as a social security deposit) has been made to your account, you can call us at 1.888.PATRIOT (728.7468).

**In Case of Errors or Questions About Your Electronic Transfers:**

Telephone us at 1.888.PATRIOT (728.7468) or write us at Patriot Bank, N.A., Attn.: Deposit Operations, 900 Bedford Street, Stamford, Connecticut 06901 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**IF YOUR ACCOUNT DOES NOT BALANCE,**  
check the items below:

1. Are the amounts of all deposits you have entered in your checkbook the same as those shown on this statement?
2. Are there any checks shown on this statement that are not listed in your checkbook?
3. Is the amount of each check correctly recorded in your checkbook?
4. Is the addition and subtraction in your checkbook correct?
5. Have you checked all automatic transactions involving your account?
6. If this is an interest bearing account, have you added this month's interest in your checkbook?

**(4) BILLING RIGHTS SUMMARY.** In Case of Errors or Questions about your Monthly Statement ("bill").

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at Patriot Bank, N.A., Attn.: Loan Operations, 900 Bedford Street, Stamford, Connecticut 06901 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**PATRIOT BANK, N.A.  
HOME EQUITY LINE / LINE OF CREDIT / OVERDRAFT PROTECTION**

**(1) FINANCE CHARGE.** A Finance Charge will be assessed on the Average Daily Balance of your Account for every day of your Billing Cycle. A Finance Charge begins to accrue whenever an Advance is posted to your Account, regardless of when and how much you pay after being billed. To get the Average Daily Balance, Lender takes the beginning balance of your Account for every day of the Billing Cycle, adds all new Advances, subtracts all payments and credits, all unpaid late charges, all unpaid Finance Charges, and all other charges. This gives Lender the daily balance. Lender then adds up all the daily balances and divides the total by the number of days in the Billing Cycle. The result is the Average Daily Balance for the Billing Cycle. Lender figures the Finance Charge on your Account by multiplying the applicable Daily Periodic Rate by the Average Daily Balance of your Account and multiplying the result by the number of days in the Billing Cycle. The result is the amount of Finance Charge for the Billing Cycle.

**(2) RATES.** The periodic rate and annual percentage rate which we used to compute the finance charge are the rates set forth in the computer type on the front of this statement.

**(3) VARIABLE RATE ACCOUNTS.** The daily periodic rate may vary from billing cycle to billing cycle.





Account Number:

Statement Date: Jan 01, 2016 thru Jan 31, 2016

**Patriot Checking - [REDACTED] (Continued)**

Date	Transaction Description	Withdrawal	Deposit	Balance
Jan 21	External Withdrawal DAN DIBICCARI MONEYLINE EXPRESS - BILL PAYMT	1,185.00		124,487.63
Jan 21	External Withdrawal CAPITAL ONE - LO MONEYLINE EXPRESS - BILL PAYMT	10,000.00		114,487.63
Jan 22	External Withdrawal BAC HOME LOAN SE MONEYLINE EXPRESS - BILL PAYMT	9,000.00		105,487.63
Jan 26	Check 194	3,205.00		102,282.63
	<b>ENDING BALANCE</b>			<b>\$102,282.63</b>

**Overdraft/Returned Item Fees**

Fee Type	Total For This Period	Total Year-to-Date
<b>Total Overdraft Fees</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Total Returned Item Fees</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Check Summary**

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
194	Jan 26	<input type="checkbox"/> 3,205.00						

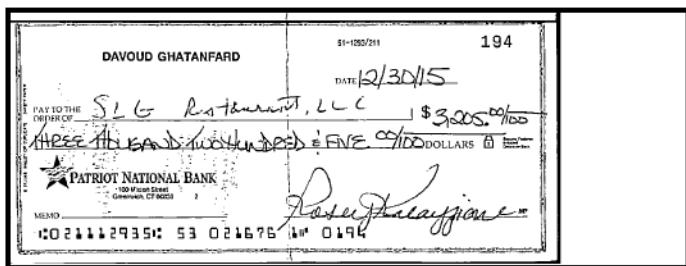
Number of Checks: 1 \* Indicates a skip in sequence e Indicates an electronic check

**Account Summary**

Previous Date	Beginning Balance	Deposits	Interest Paid	Withdrawals	Service Charge	Ending Balance
01/01/2016	117,370.14	807,240.55	0.00	822,368.06	-40.00	102,282.63

Account Number:

Statement Date: Jan 01, 2016 thru Jan 31, 2016



CK #194 PD 01/26/2016 \$3205.00